



## TABLE OF CONTENTS

Volume V, Number 3 / March 1974

- 2 More Than a Subway
- 11 They Came to Listen
- 15 HUD Library: A National Resource
- 18 *Turf Reclamation*: An Approach to Neighborhood Security
- 22 Three Stages in the Life of a "Super Block"
- 24 Housing Trends Forecast by Producers' Council
- 26 The Urban Observatory Approach: Some Lessons from the Experiment
- 30 HUD's Office of Policy Development and Research
- 32 HUD Insuring Office Cited for Commitment to Equal Opportunity

## DEPARTMENTS

- 1 Looking Ahead
- 10 In Print
- 21 Notebook
- 29 Forum
- 33 Lines & Numbers

# HUD Challenge

U.S. Department of Housing and Urban Development

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*HUD Challenge*, The official Departmental magazine, is published monthly by the U.S. Department of Housing and Urban Development. Use of funds for printing was approved by the Office of Management and Budget, August 28, 1973.

*HUD Challenge* serves as a forum for the exchange of ideas and innovations between HUD staff throughout the country, HUD-related agencies, institutions, businesses, and the concerned public.

As a tool of management, the magazine provides a medium for discussing official HUD policies, programs, projects, and new directions. *HUD Challenge* seeks to stimulate nationwide thought and action toward solving the Nation's housing and urban problems. Material published may be reprinted provided credit is given to *HUD Challenge*.

Subscription rates are \$10.85 yearly domestic, and \$13.60 for foreign addresses. Paid subscription inquiries should be directed to: Superintendent of Documents, Government Printing Office, Washington, D.C. 20402.

Manuscripts concerning housing and urban development are welcome. Send all editorial matter to: Editor, *HUD Challenge*, Room 4278 Department of Housing and Urban Development, Washington, D.C. 20410.

Statements made by authors do not necessarily reflect the views of the Department.

## IN THIS ISSUE:



PAGE 2



PAGE 11



PAGE 15



PAGE 18



PAGE 26

**PAGE 2:** The introduction of a rapid rail transit system to the Washington, D.C., metropolitan area is viewed as a catalyst for economic growth and overall improvement of the quality of life in one of the Nation's fastest growing urban areas.

**PAGE 11:** Small and minority group contractors pack cross-country HUD-sponsored workshops on the economics of property disposition—repairing and selling HUD-owned properties.

**PAGE 15:** A multiplicity of services renders HUD's Library and Information Division a major resource for data on urban affairs.

**PAGE 18:** The pooling of community concerns with deliberate efforts to curtail anti-social forces in a neighborhood are the first steps toward "reclaiming" a neighborhood for the good of all its residents. This equation is discussed in the vernacular of *turf reclamation*.

**PAGE 26:** A new body of knowledge on solutions to urban problems is evolving from demonstrations in ten U.S. cities using the combined resources of universities and local governmental units.

## NEXT MONTH:

A panoramic look at activities of HUD's Office of Equal Opportunity in observance of the anniversary of the signing of the Federal Fair Housing Law.

**COVER:** The figure of a lone workman offsets the cavernous dimensions of tunnels being bored for rapid rail transit in the Washington, D.C. metropolitan area.

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# looking ahead

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## Energy Conservation

A Federal office building in Manchester, N.H., to be used by local branches of 11 Federal agencies, is being designed by the General Services Administration to incorporate every energy-saving device in existence. "We waste so much energy in building now that even by thinking about it, we can effect major savings," says GSA's Assistant Commissioner Walter A. Meisen. It is expected that the seven-story building—planned to provide space for 500 workers—will use only three-quarters to one-half of the energy of a conventional building of similar size. Heating and cooling systems will be made as efficient as possible; the shape of the building, wall colors, and even the water temperature in washrooms will be related to energy use. Solar energy will be involved by mounting several solar collectors of different types on the building's roof. The National Bureau of Standards will monitor the experiment to determine to what extent energy can be conserved by building design.

## Sewage Disposal

A sewage disposal system in operation in Winnipeg, Canada, is reported to cut disposal costs tenfold. The system involves taking advantage of winter cold to freeze sewage solids that have settled in drying beds. The frozen sludge is bulldozed out, loaded on trucks, and hauled to nearby farmlands for use as fertilizer. Operating costs, reported to be 95 cents per dry ton of sludge, are claimed to be far cheaper than all competitive processes. The technique is of course useful only in northern states with winters cold enough to freeze the sludge.

## Low-Rise Housing Model

The high-rise apartments that characterized low-income housing projects in the past are giving place to low-rise two-to-four story row dwellings, which are today thought sociologically and physically better suited to low-income families. "The mass billeting of low-income families in impersonal, overscaled, crime-prone, high-rise spaces, divorced from the street, the ground and the community, proved to be anti-social in the deepest sense," said architecture critic Ada Louise Huxtable in reporting an exhibition at New York's Museum of Modern Art called "Another Chance for Housing: Low-Rise Alternatives." The show focuses on a model prototype project of low-rise, high-density housing applicable to a range of urban and suburban sites and situations. The prototype is to be adapted at two New York sites, one in Brooklyn and one in Staten Island.

## Avoiding Vandalism

Abandoned housing in a neighborhood of St. Paul, Minn., is saved from vandalism by avoidance of a boarded-up appearance which advertises that it is empty and invites abuse. The technique, reported by the Lexington-Hamline Community Council, makes the community aware of the problem and the need to watch an abandoned building, which is coupled with a strong community effort to organize more youth activities in the neighborhood. The cooperation of the St. Paul Parks Department is enlisted to find locations for activities in the youth program.

## Public Housing Design

A fresh approach to housing for low-income families is being tested in New York City by architects who design according to a "scatter site" theory which fits structures inconspicuously into the existing neighborhood fabric. It is hoped by this design—the product of "high style" architects who have not heretofore participated in public housing production—to change the standard pattern of public housing design.

## State and Local Housing Aid

Minnesota communities will be able to obtain aid for low- and moderate-income housing from the State's Housing Finance Agency, which offers such aid for the first time. The Minnesota Agency has announced that the sale of tax exempt bonds will make available low interest loans for an estimated 1,500 homes. Loans can be made to qualified sponsors, including nonprofit, cooperative and limited dividend corporations. St. Paul, Minn., has announced readiness to carry on programs "normally dependent on Federal funds" by issuing general obligation bonds up to a total of \$10 million, following recent authorization by the Minnesota Legislature.

## Are Glass Towers Doomed?

"Energy crisis may doom era of glass towers" is a headline that presages a possible new era in building. Because the glass tower type of building is based on unlimited resources and energy, many architects go so far as to suggest that if the glass tower's era is not fully over, "it is certainly an endangered species," according to a *New York Times* article. One engineer asserts that different design, materials and mechanical systems could result in buildings that would use 75 percent less energy than they do now. The article calls the glass tower an "energy hog."

# **"More Than a Subway..."**



Photos courtesy of  
Washington Metropolitan Area  
Transit Authority





"Metro is coming!"

To inhabitants of the Nation's Capital, suburban Maryland and Virginia communities bordering the Capital City of 750,000, these words are no "wolf cry." For after 50 years of debate, Congressional decisions and citizen action, a fast-developing modern 98-mile rail system is as visible to natives of the three cooperating jurisdictions as the 555 ft. Washington Monument and the clusters of ornamental cherry blossoms are to

Springtime tourists who flock to the region's landmarks every year.

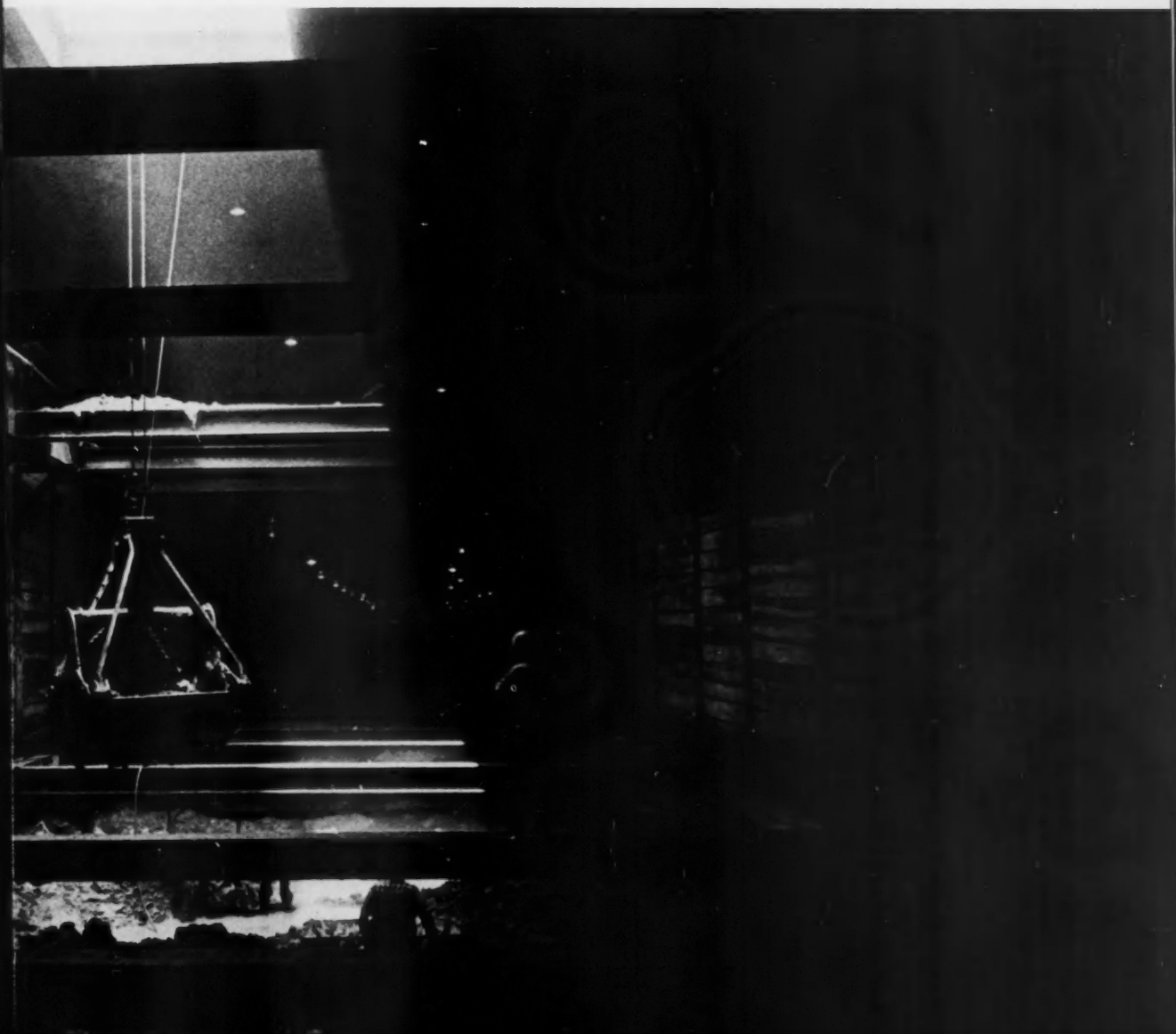
Planners say Metro is certain to have a substantial effect on stopping the "flight to the suburbs" of business, industry and workers.

Metro to Washingtonians and their suburban neighbors is, indeed, more than a subway. The developing system represents a catalyst for change—the key to a style of life and economic well-being worthy of a city

that is the seat of the Nation's Government.

Four Presidents of the United States have supported it. The best thinking on the subject of rail passenger transport systems is behind it, and adequate description of the system trips the tongue with superlatives and claims bordering on the extraordinary.

Experts point to BART—the San Francisco rapid transit network—



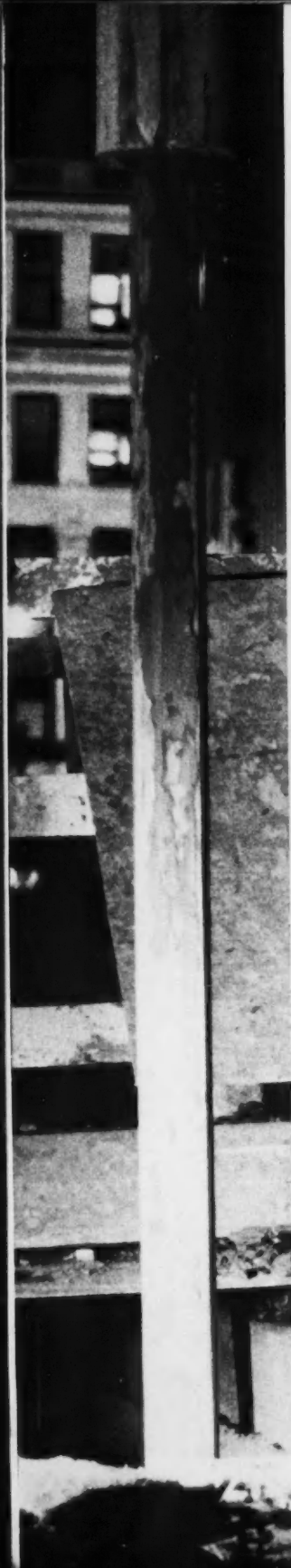


which is credited with saving that city's central business district. In Montreal, Canada, rapid transit is credited with stimulating land use. Today, major new high-rise buildings and commercial centers overshadow the system's rapid transit stations.

Metro, however, is believed to be the first system in the world to be built under the aegis of three separate major geographic jurisdictions. "Regional cooperation at its best" is the way Metro insiders put it. When the system is finished some 29.4 miles will extend into Maryland, 30.3 miles into Virginia, and 38.3 in the District of Columbia for a total of 98 miles—48 in subway and 50 miles on surface.

There will be 86 stations (including 53 underground)—43 in the District of Columbia; 21 in Virginia; and 22 in Maryland.





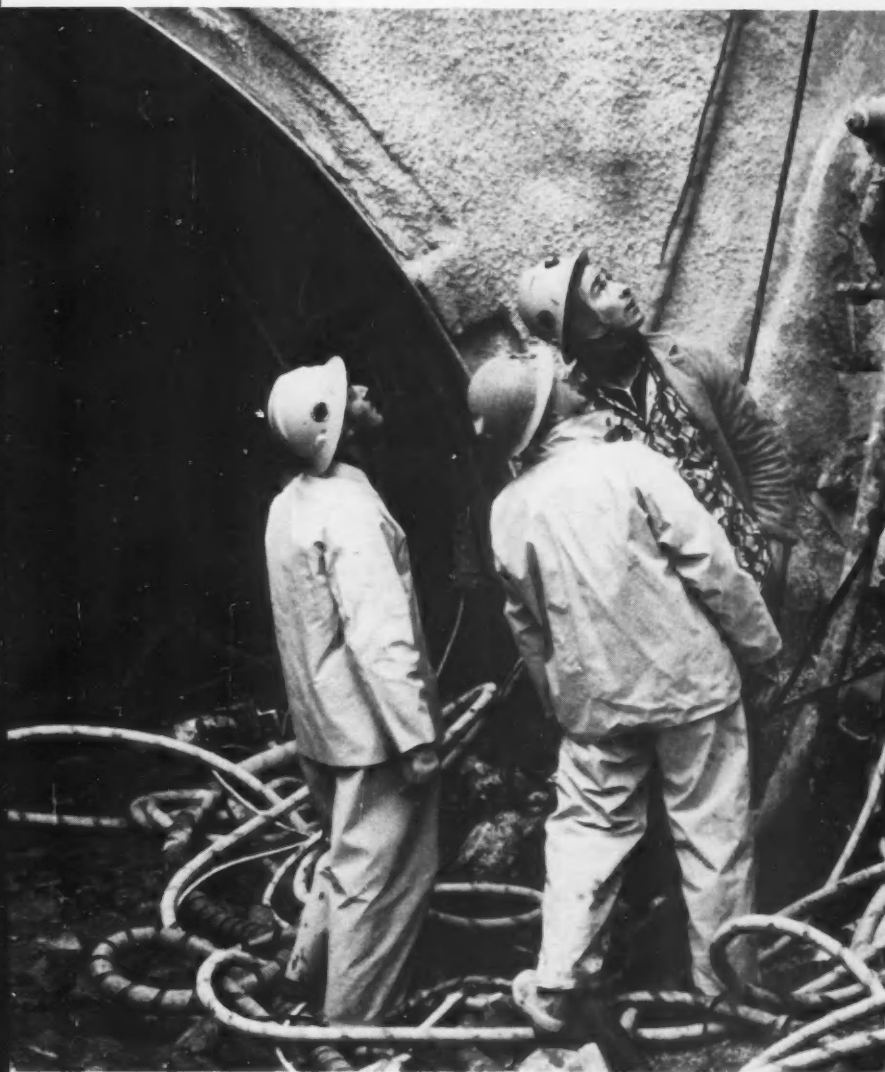
#### Long History in the Making

Metro talk is old. One of the best clues to the antiquity of such debate is a 65-year-old full page newspaper story which asked, "Why Not a Real Subway System for Washington?"

It reads: "One of the most perplexing and most insistent problems with which a rapidly growing city finds itself confronted is that of providing adequate rapid transit facilities for its inhabitants."

Some 50 years later a Congressionally authorized mass transit survey recommended more highways and the introduction of rapid rail transit in the region. After joint Senate-House hearings at which scores of civic organizations testified, the Congress in 1960 created a temporary Federal agency, the National Capital Transportation Agency, to begin physical, financial and organizational

Photo courtesy of  
D.C. Redevelopment  
Land Agency



planning for a rail system.

In 1965 the Congress approved the heart of the network—a 25 mile system. Two years later, in 1967, the Federal agency was replaced—as Congress had intended—by an interstate agency, the Washington Metropolitan Area Transit Authority, which represents and is responsive to the District of Columbia and the Virginia and Maryland suburbs.

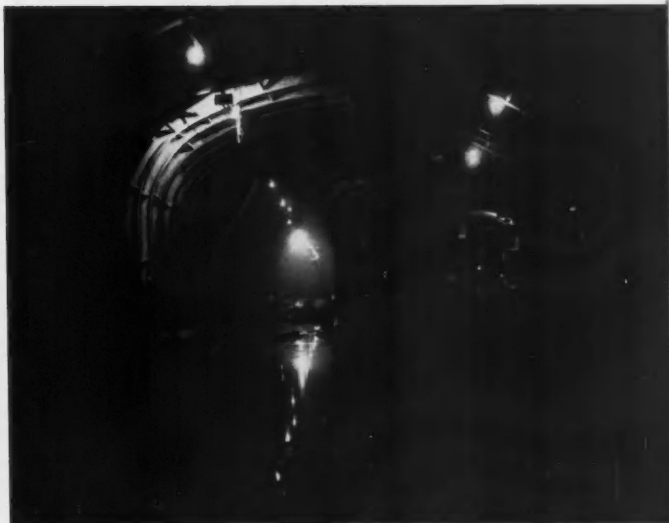
On March 1, 1968, the participating jurisdictions of the region, through the transit authority, reached agreement on specific routes and a financial cost-sharing plan for a 98-mile regional rapid rail system. In December 1969, Congress passed and sent to the White House legislation authorizing Federal participation in the system to the extent of \$1.1 billion over a 10-year period. Federal funding is administered by the Department of Transportation. The historic action was signed into law by the President on the same day.

"More than a subway will begin," President Nixon said shortly before ground was broken for the system a week later. "A city will begin to renew itself, a metropolitan area to pull itself together. That the Nation's Capital is involved makes this an event of national significance."

#### **Designed for People**

"Every day a million and a half dollars worth of public works is placed in the ground for the building of Metro," said Metro Community Services Director Cody Pfanstiehl. "By 1990 the system will transport

BELOW—Metro construction proceeds under Union Station  
 UPPER RIGHT—Scattered electrical lighting breaks up darkness of subway tunnels.  
 BOTTOM RIGHT—HUD building (right) overshadows metro construction.







some 352 million riders a year," he added.

According to Mr. Pfanstiehl the first trains will run in mid 1975—probably in June—when the first 4½ miles of the system are completed. All 98 miles are expected to be finished by 1980. Metro trains will be air conditioned and completely automated, but will still have an operator in each train as well as three intercoms. The system will have a completely automated fare system.

The cars will be high-performance vehicles capable of reaching 75 miles an hour, and averaging 35 miles an hour—including station stops. When fully built and equipped, the system will have 556 cars, each with a seating capacity of 81 and total capacity of 175.



#### Economic Benefits Weighed

The economic gains to the Washington Area from Metro construction is expected to match or surpass gains experienced by other cities.

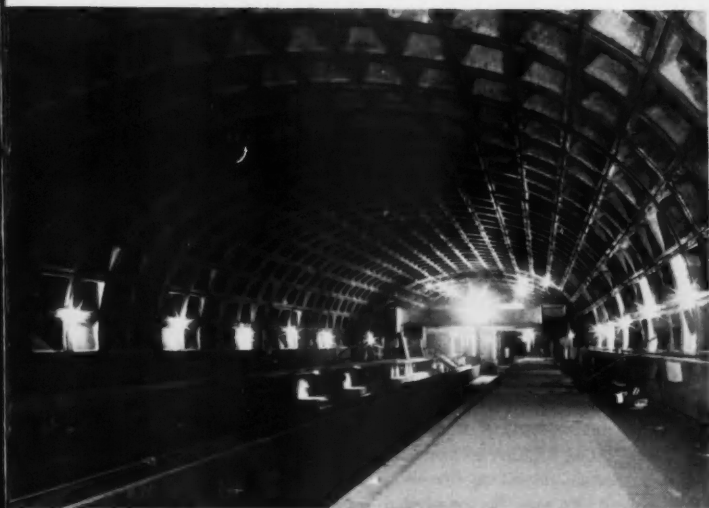
Toronto, Canada, opened a 4½ mile subway system in 1954, which has since been expanded. The project, which originally cost \$67 million, was the spark that ignited a \$10 billion development program.

In the Washington Metropolitan area, the projected potential impact of metro within the next 10 years will be an additional \$1 billion in property value, an additional \$20 billion annually in tax values, an additional 1.3 million square feet in retail space, 14 million square feet of office space, and 56,000 additional apartments.

Conservative estimates are that the area will receive a \$3 return for every dollar invested in building the transit system.

*EDITOR'S NOTE: HUD is authorized by the Urban Mass Transportation Act of 1964 to fund research, development, and demonstration projects that focus on the relationship of urban transportation systems to comprehensive, planned urban development.*





Blue lines show segment of subway construction pledged by Metro officials to be completed and operational by the 1976 Bicentennial celebration.

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## in print

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*Residential Abandonment: The Tenement Landlord Revisited*, by George Sternlieb and Robert W. Burchell. Center for Urban Policy Research, Rutgers University—The State University of New Jersey, New Brunswick, N.J. 1973. 444p. \$15. Appendix. Bibliography. Index. Paper-bound single copies free from the publisher.

This book provides a new insight into the problems of one of the most seriously-impacted American cities, Newark, New Jersey. It traces changes in areas and buildings which were first surveyed in 1964 and reported in Dr. Sternlieb's earlier book, *The Tenement Landlord*, also published by Rutgers in 1966.

In 1966, the word "abandonment" was not in common currency as a descriptor of change in the American city. The emphasis of the time was on the financial operations of the urban real estate operator in providing better housing maintenance at rent levels which his tenantry could afford. Problems of personal security and the dangers of living in blighted areas which now seem so vitally important were not recorded as critical issues then.

By 1972, when Sternlieb and Burchell revisited Newark and resurveyed 567 buildings which had been studied in 1964, abandonment had become a key issue and the subject of a growing body of literature on the disinvestment of private capital in core cities. In 1960, when the issue was the deteriorated social environment around what was assumed to be an economically-useful infrastructure, Chester Rapkin said, "What shall we do with physical assets that retain economic value long after they cease to serve social purposes judged by other than market criteria?" By 1973, the question posed by Sternlieb and Burchell was, "What shall we do with physical assets that retain social value long after they have ceased to serve economic purposes judged by market criteria?"

In studying the phenomenon in Newark, Sternlieb and Burchell identify four significant factors—the supply of housing, the demand for housing, the environment in which this market activity takes place, and the importance of problems of public safety and security.

The supply of housing is affected by the characteristics of the owners, their cost structure, and the relationships between owners and tenants. Housing which showed serious decline could be identified through tax arrearages and through the growing number of non-resident landlords operating at "arms' length" through professional and other managers. The non-resident landlord cannot, in many areas, rent his property to low-income people and derive enough income to meet expenses and make repairs. Sternlieb and Burchell believe that the "classic" view of the slumlord milking parcels for a substantial income, if it ever was true, is now no longer true in cities such as Newark.

On the demand side, the demand for housing is related closely to the general economic demand in an area. And, where there is no demand, the ultimate owner is the city.

The significant area, to Sternlieb and Burchell, is the general environment in which the supply/demand relationship of housing develops. Municipalities in which abandonment is rampant are those whose absolute populations are declining, and where the affluent minority families are "voting with their feet" out of the city. Public intervention in the conditions of these cities historically has assumed a basic level of demand for land which was cleared of its old structures and aggregated for a new purpose. This, in city after city, is no longer valid.

Interacting with the environmental problem is that of public safety and security. Sternlieb and Burchell cite information on crimes and fires to indicate the loss of resources and cost to city services of the abandoned areas. This in turn impacts the decisions of insurance companies and real estate financial sources as they assess the viability of an area for investment purposes.

The authors note that the non-resident tenement landlord is a disappearing breed, either through abandonment or through sale to a new owner, usually a resident minority family which, in the 1960's had great confidence in their ability to maintain and improve the properties and the neighborhoods. In the 1970's, this confidence is hedged with concern about the neighborhood environment and the presence of fire, crime and drugs. Finally, they see little option for future sale—no way to recoup their investment in time and money where the city, by default, is the only property "buyer."

Sternlieb and Burchell close on a harsh indictment: "The city and its future are no longer a prime concern to much of our society. A generation of post-World War II suburbanites is rising that has little of the ties of memory, of shopping or even of job location which assured its earlier psychological primacy. But the city and, much more important, its people must be helped. Dramatic success stories in the arena may be few—the essentials of continuous grinding effort, however, must be maintained. We have no other choice."

This study, which was supported by an Urban Renewal Demonstration Grant from HUD under the provisions of Section 314 of the Housing Act of 1954, gives a clear warning of one path to the future of our cities. To quote Mayor Kenneth Gibson of Newark, "Where the Nation's cities are going, Newark is going to get there first."

—David C. Moore  
Demonstration Program Manager,  
HUD Division of Neighborhood  
Preservation Research

# They Came to Listen

In Detroit they jammed the ballroom of the Hilton Hotel and overflowed into the adjoining Wayne Room, over 1,000 strong. In Seattle they swarmed into the Olympic Hotel, an estimated 700 people.

Every place the HUD team went—Cincinnati, 450; Dallas-Ft. Worth, 800; Newark, 1,400—there was an overwhelming response. Even in Atlanta, where the evening workshop had to compete with the city's annual awards dinner of the Urban League, more than 400 contractors and real estate brokers—many of them black—turned out. Some 4,350 small businessmen attended the six sessions across the country.

The attendees were not the usual briefcase-packing executives who participate in business conferences.

"See those people out there," a member of the HUD team said in Seattle as he looked over the crowd. "Those are overall guys, just the ones we hoped would turn out."

The occasion for this enthusiastic outpouring was a series of HUD workshops. The complete title was about as cumbersome as one could devise: "Housing Management-Property Disposition Minority and Small Business Opportunity Workshops." Even the working title for the individual meetings, "Property Disposition Workshop," did not trip lightly off the tongue.

Nevertheless, the title told it exactly as it was, particularly the magic words "Business Opportunity."

H. R. Crawford, Assistant Secretary for Housing Management, spoke during the opening session of each workshop:

"We are here tonight for two reasons. First, HUD has a lot of housing on hand. We want to repair it, get it on the market and sell it.

"Second, those of you who have come here tonight want to get in on the action. If you are a repair contractor, you want to find out how to get contracts. If you are a real estate broker, you want to know how to get listings. Believe me, the property disposition business is big business, and there's no reason that every one in this room tonight can't get in on the action."

## National Problem

The genesis of this specialized HUD program lay in a serious national problem. HUD has been insuring mortgages through FHA since the 1930's. In recent years—for a number of reasons—HUD acquired a lot of houses through foreclosure by lenders, following default by the homeowners. The reasons included serious mistakes of planning and overproduction in the past. Many homebuyers should have had counseling before they bought,

and counseling again when they went into default. Mr. Crawford noted, "All of these factors will be instructive in our future planning."

As a result, HUD has this picture nationwide:

- The Secretary owns over 75,000 single-family homes and 230 multifamily properties with about 25,000 units. This is about 100,000 units of housing HUD must manage, repair and sell.

- The Secretary holds mortgages on 1,174 multifamily projects with almost 133,000 units, and about 10,000 units of single-family housing, not as yet foreclosed.

So, altogether, in HUD-owned properties and Secretary-held mortgages, the Department has over 240,000 units of housing.

The story of this massive HUD inventory of housing has spawned newspaper headlines in a number of cities, particularly those where there is a disproportionate number of housing units—the Detroit area, for example, which has about 20 percent (some 14,000 units) of the national inventory of single-family homes. HUD's Office of Housing Management has the responsibility of managing, repairing, and selling this housing, specifically through the Office of Property Disposition.

Assistant Secretary Crawford noted, the situation is "a pain in the neck for HUD and bad for the Nation."

## Who Will Repair?

There was also a recurring problem. In many cases, owners had simply walked away from their homes. By the time the properties went into default through foreclosure and became a HUD responsibility, sometimes months had passed, and the elements and vandals had been at work. Pipes had frozen and burst. Vandals had torn out lighting fixtures and plumbing. Often there was little if any repair work necessary, but repair costs might range as high as \$8,000 per house in some sections of a city. On the average, HUD estimated that it was spending about \$3,000 per unit nationwide in repair bills.

HUD also discovered that in a number of cities there were not enough good repair contractors interested in doing this repair work.

"As a result," Mr. Crawford said, "sometimes months may go by between the time a contract is let on a house until it is repaired. This costs us money. It creates situations that lead to vandalism and deterioration of properties. It isn't good for the city or the neighborhoods."

At the same time, however, HUD's property disposition people knew there were many small and minority group businessmen in most cities who were not involved in the HUD program. Housing Management was particularly interested in repair contractors, of course, but also had a strong interest in real estate brokers.

For years the Department has been working toward greater minority group participation in programs through its Office of Equal Opportunity. Increased economic opportunities for minority businessmen were emphasized, particularly in the construction industry where HUD's





TOP—The Dallas-Ft. Worth workshop attracted representatives of major media outlets in the area.  
 ABOVE—Assistant Secretary Crawford (left) and Manuel Sanchez III, Director of HUD's Dallas Area Office, talk with the media.

activities were centered. It was also a field appropriate for minority enterprise. Minority craftsmen had a long history of participation in the building industry, particularly among blacks in the South.

Conferences had been held to acquaint small and minority businessmen with HUD and other Federal programs. A manual on opportunities for small and minority group businessmen and professionals in HUD programs was issued in conjunction with the conferences.

The Housing Management staff decided that the HUD repair program offered an opportunity to help small and minority group repair contractors. In contrast to preceding programs, which were general in nature, this was one program with specific dollar amounts of contract activity.

#### Tremendous Potential

W. K. Cameron, Director of the Office of Property Disposition in Housing Management, came up with estimates on the amount of business involved. "We figured, conservatively, that in the next year we will have \$100 million in home repair work on our inventory of HUD-held housing," he said. "At the same time, and again we are estimating conservatively, we figured we would have about \$30 million in real estate sales commissions during the next year. Both of these figures are nationwide."

The staff decided to hold a series of six workshops in six major cities where there was a large inventory of HUD-held, single-family homes.

Those selected were Detroit, Seattle, Cincinnati, Dallas - Ft. Worth, Atlanta, and Newark.

The amount of work and sales commission potential were considerable. In Detroit, for example, the local area office estimated they would need to repair about 2,400 dwellings at an average cost of \$8,000 per unit. That meant \$19 million in repair work.

Detroit area real estate brokers could then sell the houses at the regular five percent commission of conventional housing.

"That's a lot of business," Mr. Crawford said. "And we wanted to be sure everyone had a chance to bid on it."

The Housing Management team worked out a *modus operandi* for the workshops.

Since most of the small businessmen could not afford to take a day off, the sessions were set for the evening.

#### Anticipating Problems

Housing Management staff began to draw together the kinds of skills they would need to give repair contractors a knowledge of the HUD program. First, however, they anticipated the major problems the small entrepreneur faces in competing with larger companies.

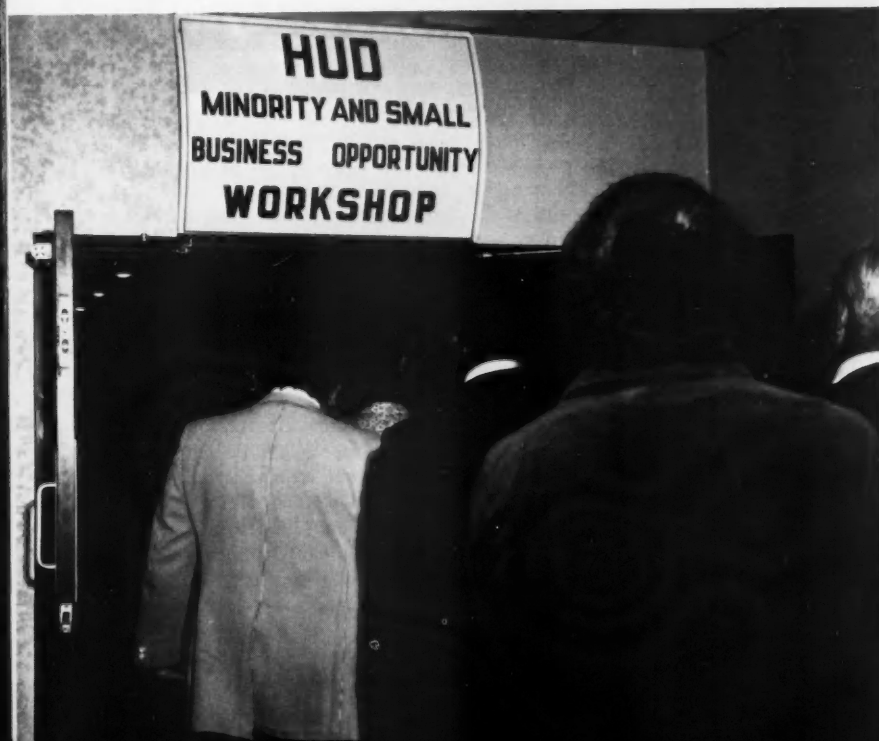
Bonding was a major problem, and so was the requirement for "front-end" money, cash or credit needed to buy materials and pay wages until payments came





**TOP LEFT**—Levi Davis (left) representing Councilman George L. Allen, Mayor Pro Tem, City of Dallas, welcomes Assistant Secretary Crawford with keys to the city and an honorary citizen's plaque.

**ABOVE**—Eight hundred persons registered for the opening session of the Dallas-Ft. Worth workshop. **BELOW LEFT**—Workshop participants enter the Grand Ballroom for the opening session of HUD's Property Disposition Workshop at North Park Inn in Dallas.



through. HUD enlisted the help of the Small Business Administration (SBA) to help meet these needs.

There was also the need for technical assistance—the establishment of bookkeeping and office practices, or help in learning how to bid a contract. HUD enlisted the Office of Minority Business Enterprise of the Department of Commerce (OMBE) to lend technical expertise.

HUD staffers realized that many small businessmen simply did not know about the HUD program. So they arranged for the local HUD offices to send out invitations and notices through a variety of contacts, such as local civil rights groups and organizations of minority contractors. They ran ads in local newspapers, including the minority press, inviting everyone who wanted to come to attend the evening workshop.

But the Housing Management staff knew that a one-evening meeting, while spreading the word and enlisting the cooperation of established contractors and real estate brokers, would not be enough for the small contractors. There was too much to learn.

### Special Training Program

A special training program, which was to be held over a four-week span of evening sessions, was planned. It was intended only for repair contractors who volunteered for the training, which would be handled by experts under a contract negotiated by OMBE.

"We wanted to build a new kind of inventory," Mr. Crawford said. "Trained and efficient home repair contractors. These would be people who will not only work on our houses, but could then go on to other contracts and other jobs."

"We knew that if we could work this out together, we could establish a mutual benefit society that would help both the small contractors and HUD. It would also move us along toward solving a national problem—the repair and sale of our huge inventory of housing."

Planning the workshops and follow-up training program was a sizeable task in itself. Leonard Tambor and William R. Novak were appointed by Mr. Cameron from his Property Disposition staff to work with local area and insuring offices to plan and coordinate the meetings. Each took three cities.

They had to select conferences sites, enlist about 20 experts from HUD field offices to participate in the workshop and training programs. They had to coordinate with OMBE and SBA both in Washington and through field offices for technical and financial assistance.

### Astonishing Results

Detroit was selected as the bellwether city because it had the biggest problem. The workshop was set for October 25, and opened at 6:30 in the evening on schedule.

The results were astonishing. Officials had estimated that about 300 to 500 attendees could be expected in each city. The workshop was arranged so that everyone attended an opening session. At that time, Assistant

Secretary Crawford and other HUD speakers, as well as officials of SBA and OMBE, briefed them on overall policies.

The sessions were then split, with repair contractors attending one session and real estate brokers another. Government speakers were then able to concentrate on the specialized needs of each group.

In no case except Atlanta, however, was the main conference room large enough to accommodate the crowds that showed up. HUD planners hastily revised their plans and arranged for such things as closed circuit television in the second conference room to take the overflow.

Even more astonishing were the numbers of volunteers among repair contractors for the follow-up training sessions: Detroit, 110; Seattle, 140; Cincinnati, 104; Dallas - Ft. Worth, 175; and Newark, 95. Only Atlanta had a light roster—7; and officials attributed that to the lack of minority group contractors on hand because of a time conflict with the Urban League dinner.

In addition, almost 1,000 letters poured into Washington from repair contractors all over the country who wanted to be placed on the property disposition bidding list. This resulted from a national news release and a short notice in a nationally circulated private business newsletter.

"We now have a substantial additional number of contract sources," Mr. Crawford said. "Far more than we expected. It seems to be going very well."

HUD officials also confirmed that many minority group contractors had signed up for the training program. "The proportion was far higher than equivalent population figures," according to Property Disposition Director Cameron. "We're all very satisfied that we accomplished our goal of involving minority group contractors in the program."

The training programs are now moving ahead, and HUD has developed a monitoring system to follow the contractors, see that additional help is forthcoming if necessary, and assess the success of the program.

"There was a double thrust in the program," Mr. Crawford said. "We wanted to bring more trained repair contractors and more experienced real estate brokers into the HUD programs. We also wanted to increase the resources and skills of minority group and small contractors and bring them into the mainstream of the American economy. We have already substantially increased the listings of repair contractors and real estate brokers, and we feel we are well on the way in the training program."

Don Hall

HUD News Services Division

*Editor's Note: An exhibit which publicizes business opportunities in the HUD Property Disposition Program will be on display at a number of property disposition minority conferences and other meetings in coming months.*



# HUD's LIBRARY:

## A NATIONAL RESOURCE

By  
Elsa S. Freeman

Mrs. Freeman (left)  
Director of HUD's Library  
and Information Division,  
confers with Law  
Librarian, Miss Clara Cole.

"You've come a long way, baby" applies to more than women and cigarettes. The Department of Housing and Urban Development Library is travelling that route, but still has a distance to cover. As the Nation, indeed the world, suburbanizes and urbanizes, so grows the interest in the urban experience. The Library has developed accordingly, so that today it is a national information and literature resource in housing, urban affairs, community development and broadly related disciplines. In the not too remote future it ought to become the national library and information analysis center in the field.

Its present configuration evolved in 1967 when the libraries of the Federal Housing Administration (founded 1934); Public Housing Administration (1937); and Housing and Home Finance Agency (1949) combined organizationally to form the library of the newly legislated Department of Housing and Urban Development. Physical consolidation occurred in 1968 when HUD moved to its present location. Intellectual integration was accomplished in June 1972 with the completion of the recataloging of the three differently classified collections into one system. Earlier the three law and periodical collections were interfiled. With the transfer to it in 1970 of the Program Information Center and the concomitant expanded mission, it emerged as the HUD Library and Information Division. For brevity's sake, it shall hereafter be referred to as the "Library".

The collections encompass about 500,000 domestic and foreign books, periodicals, government documents at all levels, technical reports, law materials, microforms, and maps. Unique are a complete (well, almost) set of HUD publications and HUD-sponsored research, Model Cities, and planning reports. The latter include about 47,000 Comprehensive Planning (701) Reports. Local public agency documents are another specialty. The more than

1600 periodical titles received are described in *HUD Library Periodicals List* (available from the National Technical Information Service).

Included in the comprehensive law collection are the National Reporter System, Federal and all state statutes, complete legislative histories of Federal housing and relevant appropriation acts as well as treatises and looseleaf services that emphasize housing, real property, equal opportunity, taxation and the urban environment.

Not only are HUD personnel served, but also other agencies, public interest groups, local public agencies, the business, industrial and academic communities, consumer groups, trade and professional associations, technical information services, foreign institutions, and the public. The administrative staff of HUD uses the Library facilities almost as much as the research and legal personnel. About one third of the clientele of the library proper and most of those of the Information Center are other than HUD employees.

In addition to the Central Office Library there are ten Regional Office libraries, 39 Area Office collections, plus Insuring Office collections throughout the United States. A HUD Library network exists with technical guidance emanating from the Washington, D.C., Library and with each Regional library exercising jurisdiction over the development of the relevant Area and Insuring Office collections. Administratively, field installations report to the respective local administrators and directors. Regional Office libraries are located in the major Federal regional centers: Boston, New York, Philadelphia, Atlanta, Chicago, Dallas, Kansas City, Denver, San Francisco, and Seattle. In Seattle we are experimenting with supporting an interdepartmental joint library that functions under the General Services Administration and services the socio-economic Federal agencies.

BELOW—Mrs. Louise North (left) Chief, HUD Information Center, assists one of the center's many daily visitors.

CENTER—Library facilities attract visitors from governmental agencies on the Federal, State, and local levels as well as a large segment of the private sector.

FAR RIGHT—The Library's extensive cataloging system consists of three formerly separate classified collections.



The Central Office Library provides general policy and procedure guidelines for the establishment, development and maintenance of field libraries. As needed, it assists in personnel selection, orientation and training, physical planning, equipment requirements, book selection and procurement, cataloging, reference and bibliography. A few of the most noteworthy books and periodicals are centrally procured and cataloged. Facilities and services of all the libraries are mutually available. A HUD Handbook, *Field Library Guidelines*, is in final draft. Both Central Office and Field librarians plan and participate in the Federal Interagency Field Librarians Workshop. This is a

very successful example of an interagency endeavor, with meetings alternating between Washington and the Field. In 1974, the Workshop will be held in the Washington area.

HUD Library acquisition policy, scope and methodology are comparable to other research libraries. Many publications are acquired as gifts, solicited and otherwise, or on exchange from United States and foreign originators. Sources, of course, are carefully culled to meet our subject requirements. Other than for legal materials, the usual trade publishers are secondary sources.

In-depth reference, program and research services are provided from the general and law materials, especially to HUD personnel. The more important the problem, the greater the effort devoted. Like other Federal research libraries, many questions and projects worked on, become or are part of national policy. Frequently the staff has the satisfaction of following the significant results of their efforts. This applies across-the-board. It may be a report acquired, an urgent cataloging job, an inquiry answered or referred, a major research activity, a periodical recalled and delivered, often under pressure.

Analytic bibliographies and surveys-of-the-literature are prepared, both for HUD use as well as for publication and sale by the Government Printing Office or the National Technical Information Service. Recent published examples are: *Environment and the Community*, *Information Sources in Housing and Community Development*, *Landlord-Tenant Relationships*. In process are ones on Spanish Americans, on American Indians and on equal opportunity in housing. A bi-monthly, authoritative index to the literature is produced: *Housing and Planning*



*References.* It arranges books, documents and pertinent periodical articles by subject, with author, geographic, HUD publications and HUD-sponsored publications indices. Book reviews, Selection of Books and computer listings of the Comprehensive Planning Reports are also features. Subscriptions are available from the Superintendent of Documents. The *Subject Heading List for Housing and Planning References* may be obtained from the Library. This has added value as an abbreviated subject arrangement for a small library or to help organize office collections.

The usual circulation, indefinite loan, periodical routing, and interlibrary loan functions are performed at a special library service level. Depending upon the urgency, almost anything circulates or is recalled. This activity is reinforced by an unautomated Selected Dissemination of Information program, whereby HUD personnel are sent new materials in their fields of interest or on special projects in which they are engaged. It is a much appreciated service, all the more because it is unexpected.

Since the card catalog mirrors and provides intellectual access to a unique and definitive aggregate of materials, G.K. Hall of Boston published it in 1972 in 19 volumes as *The Dictionary Catalog of the U.S. Department of Housing and Urban Development Library and Information Division*, purchaseable from them. It includes the geographic and Key Word in Context indices to the Comprehensive Planning Reports. A two volume supplement should be issued in mid-1974.

Unusual for an American library is the use of the Universal Decimal Classification (UDC). The notations are adapted to our special needs by being modified for shelving requirements, rather than for bibliographic retrieval and subject specificity, as used abroad. Sometimes the system is expanded to meet our collection's extensive coverage of certain fields. We developed the subject headings used in the Library and published them in 1971 under the title, *Urban Vocabulary*. It includes UDC classification numbers and the UDC classification schedule with corresponding subject. This influential tool may be purchased from the National Technical Information Service.

Library publications are noted in *Publications in Print*, obtainable free from the HUD Library. An overall handbook, designed originally for HUD staff, is *Library and Program Information Services*, also free.

With at least eleven other Federal libraries, we are contributing to a cooperative, automated, shared cataloging experiment with the Ohio College Library Center. It should be operational in 1974 and will inaugurate a

formal Federal network (FEDNET)—a noteworthy advance.

The staff has long encouraged and participated in other interagency activities such as the Federal Library Committee, the late Committee on Scientific and Technical Information, the Librarian's Technical Committee of the Metropolitan Washington Council of Governments.

An important aspect of our mission is to review HUD grants and contracts bearing on information transfer and documentation. Also, as requested, technical guidance is given to other libraries and information centers in our subject fields to help them plan, organize, determine service parameters, methodologies and develop collections.

A broader service than rendered by traditional research libraries is our Program Information Center. This is the main liaison between the public and HUD for information about, and distribution of publications on the Department's programs, organization, functions and activities. It is the first point of contact with outside visitors and telephone inquirers. Information and HUD publications are furnished and, where needed, referrals are made. Responsibility for making HUD information and records available under the Freedom of Information Act begins here.

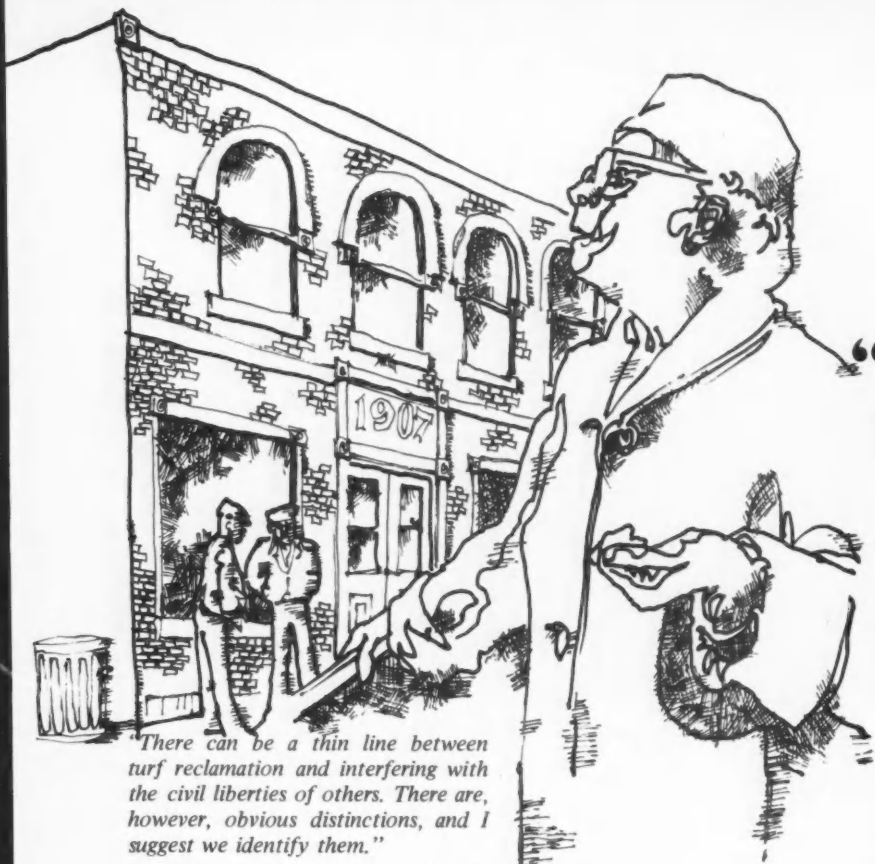
What of the future of the HUD library? Concern with urban affairs is increasing. The Administration has proposed a Department of Community Development, wider in scope than the present HUD. The Library's responsibilities should develop to meet that and the other requirements. There is no reason why the information and documentation needs in community affairs should not be as well met as those in medicine, agriculture and space, for example.

The Library and Information Division has a long way to go in such areas as: extending the application of computer technology to more operations; improving field library and information programs; establishing a sophisticated automated network to minister to HUD libraries, local housing and planning agencies, outside libraries and centers; collecting more comprehensively; increasing information analysis and dissemination; multiplying the frequency and expanding the coverage of *Housing and Planning References* and other publications; providing hard copy on demand.

We render valuable services now, but not nearly what the subject matter requires and most assuredly deserves. May we develop to meet these challenges and responsibilities.

*Mrs. Freeman is Director of HUD's Library and Information Division. This article was prepared for the Bowker Annual of Library and Book Trade Information, 1974.*





*"There can be a thin line between turf reclamation and interfering with the civil liberties of others. There are, however, obvious distinctions, and I suggest we identify them."*

I think that it is necessary to talk about security in a way which does not permit us to develop a competitive attitude between physical and social issues. I think it is dysfunctional to attempt to draw a clearly defined line between a "hardware" and a "software" approach. Mechanistic hardware, has little or no meaning for housing project tenants unless they are involved in understanding the nature of a hardware program. A dead-bolt lock could have no meaning unless tenants know how to lock the door, or to twist that bolt, or to utilize and put into action those hardware items. In any kind of situation in which there is instrumentation of new ideas in hardware, the concern for how it is utilized by the tenant population is important, and that can become a software portion of the security system.

#### **Securing the Neighborhood**

Let's assume that in fact we secure a multi-story building by employing

physical technology. How do we then secure the neighborhood of which that building is a part? People have to go to and from the building in order to survive. There is a distinction between feeling secure from criminal intrusion and not feeling secure to leave your place. What happens when you leave your secure facility? In the long run, this is more important an issue than is protecting the material goods of one's household.

In this regard I want to develop a notion about neighborhood security. Not a new notion. If we put it in hardware terms for a moment, I think it becomes easily translatable to social terms. It is what I call "turf reclamation." The notion of turf reclamation is very simple if we can accept an assumption that many of us who live in neighborhoods (and most of the people who live in public housing), walk on turf which in a

## **"Turf Reclamation"**

### **An Approach to Neighborhood Security**

By  
Seymour J. Rosenthal

sense we don't control. It's reminiscent of the conditions in Vietnam where one faction controlled a village during the daytime and another faction controlled at night.

The issue of turf control is current in our communities. It is a condition that exists not only in public housing and it may not be just a nocturnal turf exchange. Control of turf may change each afternoon when high school kids get out of school. It can happen on a particular night when some folks come inside and the night people go outside. When control of turf changes, that's when the hardware becomes more important to us. When we've given over control of our turf we rely more heavily on the mechanistic means of providing security. It has reduced our ability to move out.

We cannot develop a sense of community if people are loath to enter into discourse with one another on the stoop, on the street, on the corner, on the porch for fear of being attacked in some way. Now the fear of attack in one's house is different from the fear of attack on the street. Locks will presumably prevent that from happening in one's house. If

that doesn't exist there's got to be terrible tension in the human being's mind.

#### **Establishing Community Values: Challenging Destructive Values**

As for turf reclamation, how might that happen? Let us say something about some possibilities. I believe that it is critical to move toward developing a sense of community, and I believe in the long-run this will be the hard core resolution to the issue of security.

Underlining the concept of turf reclamation is the establishment of neighborhood values. Whose values permeate a neighborhood? The majority? The minority? The activist? The non-activist? The law-abiding citizen, or the non-law-abiding citizen? That's a kind of software question, I admit. Ten teenagers standing on a corner night after night create a condition to which a community must adjust. That's a value standard which begins to become a part of the fabric of a community unless there is a counter value. The counter to that value must come from a better organized group of citizens in that neighborhood or else the values of those ten people on that corner at that particular time become the condition against which all others must respond. A very few people can determine what is acceptable or not acceptable in a neighborhood.

Why is it this happens? I suggest that it occurs for a number of reasons; one of which is fear. There is a whole lot of fright out in neighborhoods when there is a series of destructive activities against which there are no counter activities. The longer

these activities are unchallenged in a neighborhood, the more pervasive and accepted that value becomes, and the more difficult it is to change the behavior.

How many of us live in a neighborhood where as a part of a daily nonprofessional experience, we feel fear? That's a different kind of fear than the one which you have on a job which you must leave before it gets dark. Some businesses in North Philadelphia have adjusted their work hours to make possible the exit of their workers before it gets dark. The feeling of fear is very real in North Philly after dark for an outsider, but it's not like having to come home to that condition which cannot be manipulated by adjusting work hours. That's a real problem. Now let's put that in the context of what we were saying before about the ten kids in the neighborhood. When you come home what are you going to do if you see those kids doing something destructive? You do nothing, usually. It's not just the people living in North Philadelphia; it is all of us who live in those neighborhoods where we are insecure. My wife and I walked in my neighborhood one night at 11:30 when we saw five kids rip off an automobile right in front of my house. And you know what I did? Nothing! I felt sick when it was over because I didn't say anything to those kids. I knew those kids and I knew their parents, and I didn't say anything. No. It wasn't my car, but the next time, it could be.

Too often value standards of behavior in neighborhoods are being set by the adults through their silence and inactivity. The reason is fear; we

don't want to see the kids retaliate against us by breaking our windows or messing with our children. We don't want the friendships we have in the neighborhood to be upset by the fact that we are informing on their kids. We don't dare violate the unwritten code of ethics, "You don't go against your own kind." This fear of taking action can be reduced or eliminated if one is not acting in isolation from neighbors and friends. The process of turf reclamation begins with sharing our concern with neighbors who, more often than not, hold the same feelings but have been reluctant to express them.

#### **Setting Community Standards**

The next step in the process is more difficult: agreeing to take action and setting standards for the neighborhood. People should be pushed and cajoled into determining what they deem acceptable behavior. The major question is whose values are going to be imposed on the community. This is a tough issue. It's a class issue—working class versus middle class. It's also a race issue—are white folks going to tell blacks how to act; are black folks going to tell white folks how to act? With these constraints in operation, nobody is saying anything about what the standards ought to be. Nobody talks about it. We just have values erupt according to who has the energy to either articulate them or act them out. I suggest that we ought to talk with neighbors about what kind of values they hold and how to respond when certain conditions occur. That's a beginning, and I have no illusions that there are no difficulties with

that. There can be a thin line between turf reclamation and interfering with the civil liberties of others. There are, however, obvious distinctions and I suggest we identify them. For example, it is unacceptable to stone senior citizens because we resent their life style; it's unacceptable to fling epithets because of racial difference; it's wrong to break beer bottles on the street after drinking till 2 o'clock in the morning. On that we can agree. It is none of our business if people remain quiet and don't litter the streets with broken glass. You have to find out what you can say or do with regard to value setting. In any event, a basic question in terms of turf reclamation is—if you are going to take back the turf what are the conditions for reclaiming it?

#### Developing Community Alternatives

Another problem in turf reclamation is that you just can't take something without giving something. There should be an implied kind of contract even with people who are anti-social or who have a potential for such behavior. The problem is we have so few alternatives to offer people. If I want to move those kids from in front of my house I have got to use either force or I have got to find an alternative to force.

We do care about where they go because some of them are our kids in the neighborhood and we don't want the problems just shifted down the street, and we do want their view of us as community people to be one that isn't opposed to their surviving in the neighborhood. We've got to give something. So we try to find jobs. We've developed career development programs because the kids today don't seem to know where they can go, or what their potential is. With just a little bit of help they could make it. What about the school system? What about recreation? What about all those things that you know about? It seems to me that those are things we almost divorced from our concept of security. We tend to think about these as separate issues and not related to security problems. Every-

thing that goes into a neighborhood—a housing project—has got to be conceptualized as building a secure community, including ash and trash removal. The more dilapidated a project looks, the more we invite disrespect for people and disregard for property.

The way in which management deals with tenants is determined by whether or not there is a common purpose in their approach to their project. It depends on which values are predominant. It seems to me that there is no aspect of life in public housing projects that prevents community building.

#### Resolving Security Problems


If there is going to be security in public housing, it needs to be a product of internal resolve. There needs to be the sense that the people in those projects are dependent upon each other, and that they can set standards internally and deal with issues. When there is a problem with security, the tenant calls the manager; he calls the police. Problem solving comes from the outside. Such a response is not preventive.

Another important requisite for developing a mechanism for internal resolution of problems is neighborhood satisfaction. To be satisfied living where you are, it is important to achieve some type of security. Otherwise, your energy is spent in getting out of where you are. You don't have much left for working toward a better neighborhood. One way to use that energy could be in looking carefully at your community. The notion of the tenant patrol is a community defined activity whose purpose is to reduce crime. An alternative to the patrol is something I would call a community promenade. This is not going out looking for trouble, but being out walking the turf, looking for friends, knocking on doors, talking to people. This is not a spying operation, but a first step toward making it possible to walk the streets again and being able to identify with neighbors. This involves greeting the senior citizens and

youth, asking about their needs and enlisting their participation in turf reclamation.

In brief, two important elements are required for a successful grip on community safety and security. One is personnel who have the training and/or the experience in organizing communities, especially someone who understands the intricacies of community conflict and has the skill of an organizer. The other element is an organized community.

A community does not become organized because it's a nice thing to do. It's almost more natural these days for a community to be disorganized. If we want organized communities because we see them as a necessary component of security, then we've got to help organize them. A community has to believe that the system can work, that its people will be protected, that they will be rewarded, that things will happen as expected. This requires manpower and resources to help communities become organized.

The key to the security problem lies in its definition. We think it is not really nice to talk about social services in public housing, but it is all right to talk about security. I don't know how to get security into public housing or anywhere else for that matter without talking about social services, without talking about human relatedness. If we believe that total security is provided by the dead-bolt lock, we needn't concern ourselves with social services. But if we really care about security, I don't know how it's going to happen without some sense of humanity—humanity tied into a sense of community, and community tied in with a sense of service. What is security if it is not some of these things? 

*Mr. Rosenthal is Director of the Center for Social Policy and Community Development and associate professor in the School of Social Administration, Temple University, Philadelphia, Pa. This article grew out of a speech he delivered at the National Conference on Security which HUD sponsored in September 1973.*

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## notebook

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Douglas M. Parker has been appointed Assistant to HUD Secretary James T. Lynn for development and implementation of the Department's policies on energy. He will represent the Secretary and the Department in dealings with the Federal Energy Office and related Federal, State, and local groups as well as private and public organizations concerned with energy matters.

HUD has undertaken an educational campaign on flood insurance in the Great Lakes region in advance of the area's heavy spring floods, which are expected early this year. The campaign may become the model for a nationwide drive. The objective is to enroll all of the estimated 14,500 communities in the Nation that are believed to be flood-prone. More than 3,000 such communities are enrolled to date.

The use of urban homesteading as a boost to future inner-city business development is weighed by *Ebony Magazine* in a recent editorial. The magazine proposed the purchase of vacant inner-city factory sites by groups of black businessmen for whom a "\$1-a-year home might be all that is needed to make the difference between success and failure of a black business. And a neighborhood might be more easily saved if its young people have some place to work. . . ."

Lawrence Z. Lorber, a Washington, D.C. resident and former Labor Department attorney, has been sworn in as Executive Assistant to Michael H. Moskow, HUD Assistant Secretary for Policy Development and Research. Mr. Lorber is responsible for carrying out a broad range of special projects involving policy and administration of the Office of Policy Development and Research.

The public ranks sewage treatment first, industrial air pollution second, and solid waste management third on its list of spending priorities in environmental protection, according to an opinion survey conducted for the Environmental Protection Agency.

Battle Creek, Mich., elected to allocate 20 percent of its revenue sharing funds for housing and community development, including \$16,000 for its award winning Home Maintenance and Repair Program. This compares with the 1.3 percent national average of revenue sharing funds used for housing and community development.

The GI home loan program, which started in 1944 as part of the GI Bill of Rights for World War II veterans, has now topped \$100 billion with 8.5 million loans. Only 3.5

percent of the loans have resulted in foreclosures with the Government loss amounting to only 12/100ths of one percent of the total credit extended.

A list of urban research information packages has been prepared by the scientific staff of the Smithsonian Science Information Exchange, Inc. Inquiries should be addressed to the Smithsonian Science Information Exchange, Inc., 1730 M St., N.W., Wash., D.C. 20036.

Officials of 11 national and international service clubs met recently with HUD Secretary Lynn in Wash., D.C. Secretary Lynn, H.R. Crawford, HUD Assistant Secretary for Housing Management, and other experts from HUD, the U.S. Department of Labor, and Justice led discussions on unemployment, welfare, drugs, crime, the need for day-care facilities, and tutoring for children and youth. The meeting was organized by Assistant Secretary Crawford.

Nondiscrimination guides in lending by members of Federal Home Loan Bank System have been announced by the Federal Home Loan Bank Board, the first regulatory agency to do so. FHLBB says its intent is "to require that every applicant be given an equal opportunity to obtain a loan."

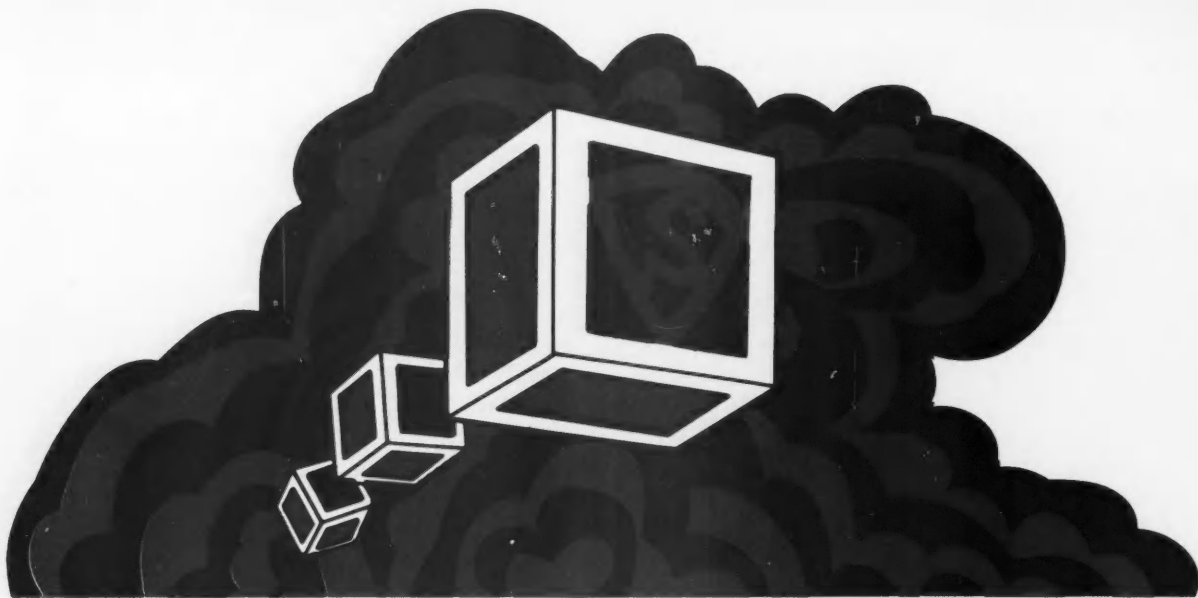
The National Endowment for the Arts has launched the first publication devoted solely to design to be sponsored by a Federal Agency. The newsletter, *Federal Design Matters*, will cover architecture, graphics and visual communications, interior and industrial design, landscape architecture and visual arts.

Of the 46 Presidentially-declared disasters last year, 39 involved flooding. Causes of disasters included were tornadoes or storms, dam failures, earthquakes, mudslides, and urban fires.

Stricter requirements for life safety from fire are now part of HUD's Minimum Property Standards and are to be complied with before the Federal Housing Administration will insure mortgages.

A Massachusetts law, effective March 1, 1974, requires installation of a complete system of automatic sprinklers in every building or structure exceeding 70 feet in height with the exception of patient rooms in hospitals. Copies of the law are available by writing: Editor-in-Chief, *The American City*, Berkshire Common, Pittsfield, Mass. 01201.





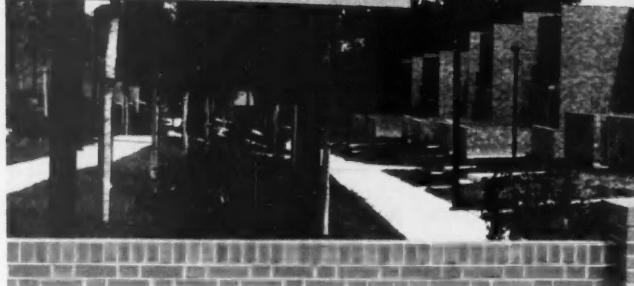
Several families, former public housing tenants, enjoyed Christmas 1973 as proud homeowners for the first time in their lives in Chester, Pa.'s Martin Luther King Housing Development.

The opportunity for ownership presented itself in the late sixties when Chester's Redevelopment Authority conceived a plan for a "super block" in the city's North Central Urban Renewal Area.

The Authority proposed that the area between 7th and 9th Streets, from Broomall Street to Tilghman Street, be made a model development of at least a hundred homes and a green pedestrian mall and park. Existing streets within the four square block area would be vacated and a new peripheral plan adopted that would provide for front and rear yards and the mall and park area.

The West End Ministerial Fellowship, a group of 26 ministers with parishes in the area or in adjacent neighborhoods, became the nonprofit sponsor for the project. Twenty-five of these ministers are black. They engaged Julian Madison, a black architect of Cleveland, Ohio, who worked on several site plans in close coordination with the Redevelopment Authority consultants planning the proposed mall.

HUD CHALLENGE / March 1974





# 3 Stages in the Life of a Super Block

By John J. Fitzgerald



## Action

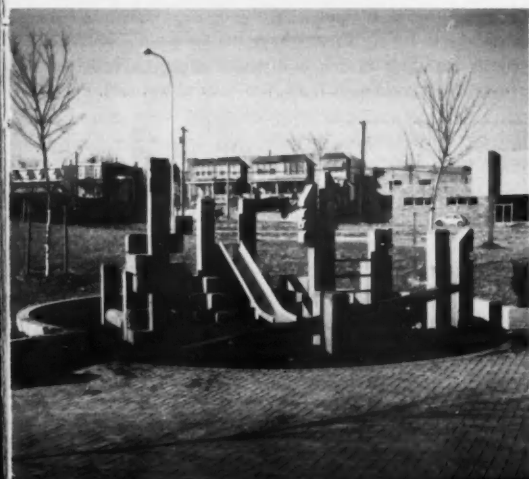
As plans for the super block were developing, it was decided to build eight prototype homes on another tract owned by the Redevelopment Authority at 8th and Yarnall Streets. A black "housing packager," the Philadelphia Council for Community Advancement (PCCA), was assigned the task of putting together the paper work to get the project under way. A black builder, C. White of Philadelphia, began construction of the eight prototypes early in 1970. They were completed later that year and were all sold prior to completion. Encouraged, the ministers proceeded to make the super block a reality. The house plans were revised to make each five feet longer with additional masonry in the construction and

more attention given to color coordination between masonry, aluminum siding, landscaping, and other features of the project. Construction of the first 46 homes started in the summer of 1972. They sold at \$22,000. Soon thereafter the Chester Redevelopment Authority began construction of the pedestrian mall and park. October 20, 1973, one month after the last settlement was made on the 46th house, the Martin Luther King Mall was dedicated, providing open space and recreation areas for the new residents.

## Present and Future

Today, the super block is working. The residents are enjoying the results of the cooperation of the developer and the Redevelopment Authority in producing dwelling units coordinated with landscaped outdoor living areas. Homeowners are being counseled by the Urban League and PCCA on the responsibilities of homeownership and the homeowners have formed a Civic Association dedicated to keeping the Martin Luther King Mall a showplace. The Redevelopment Authority is striving to bring about the construction of 64 additional homes to complete the super block.

*Mr. Fitzgerald is director of Redevelopment of the Chester Redevelopment Authority, Chester, Pa.*



TOP—Residents are enjoying the beautiful units coordinated with landscaped outdoor living areas.

BOTTOM LEFT—The development site was bleak and depressing before construction began.

BOTTOM RIGHT—Park areas are equipped with safe and attractive play space.

# Housing Trends Forecast by Producers' Council, Inc.

By D.E. Peters

Results of the first round of the Producers' Council, Inc.—sponsored Delphi study of construction industry “futures” reflect the feelings of qualified industry observers who are either members of the Producers' Council Marketing Research Committee or industry experts selected by the committee to participate. (The Delphi method, developed by the Rand Corporation, makes use of a select panel of experts who answer questionnaires. Their answers are summarized and the questioning is repeated until the panel reaches a consensus on future trends.)

First-round findings of the Study indicated reasonable agreement on a number of future events. Looking at the short-term horizon to 1975, the experts anticipate that:

- The energy crisis will result in legislation that will force a reduction in energy consumption by commercial buildings;

- Ecology groups will slow the growth of at least 20 to 30 percent of the Nation's fast-growth population areas.

#### Between 1974 and 1980:

- Half the experts feel that the energy shortage will force radically new designs of wall insulation and systems in commercial buildings.

- Multifamily starts will increase from 45 percent to 60 percent of all new conventional housing, partially because of a doubling in the number of condominiums and co-operatives.

- Some of this housing will be built in five new cities the size of Reston or Columbia.

- Security will be an increasing problem, with 10 percent of all new houses having security systems. Also, there is some feeling that walled city concepts may be prevalent by this time.

- Our children can anticipate more flexible school designs, with 75 percent of the elementary schools having movable walls for better space utilization.

#### By 1980:

We will see changes in how buildings are constructed and what goes into their construction.

- Heating costs are expected to increase 50 percent in real terms, resulting in 50 percent higher expenditures for insulation products to conserve energy.

- National building codes will make modular residential construction a dominant factor.

- Increased land and construction costs will result in smaller houses. Mobile homes, expected to be producing at a 750,000 unit rate, will be subject to the same taxing, building codes and quality specifications as conventional housing.

- Commercial buildings will be designed with removable heating, ventilating, and air conditioning systems and services (i.e., water, telephone, electricity, possibly built into an easily removed curtainwall) that would permit an older, obsolete building to be economically rejuvenated.

●Over 80 percent of the panel anticipates that the top 500 homebuilders in the industry will build 50 percent of the starts by 1980-1990.

**By 1990:**

●We can anticipate new building materials—light as magnesium but strong as steel—to change methods of construction.



●Wireless transmission of energy should also have a major impact on building design.

●Solar energy collectors will also be on the scene, further changing present-day concepts of building design.

●Plumbing concepts will change, with plastic tubing used for residential systems and brass no longer used for fixtures and bathroom accessories.

Replying to questions about general trends, the panel sees the modular builder of tomorrow not necessarily the same as the builder of today. The major conventional and mobile home builders of today will represent only one half of the companies producing modulars, with building materials companies, major conglomerates and new corporations moving into the scene in increasing numbers.

The advent of modulars is seen as a cause of major change in distribution channels, with many more direct

sales to the builder and with much more sophisticated buying practices (i.e., value analysis, etc.).

Systems design (the optimization of pre-fabrication and site fabrication) is seen to be increasing in importance in commercial construction, particularly in "up-to-8 story" buildings. It appears that this trend will accelerate as more systems designs become available to provide a greater selection in the marketplace.

Most of the panel feel that one buyer, General Services Administration (GSA), will not be requiring systems designed buildings more than 10 to 20 percent of the time by 1975, and most feel that it is doubtful that they would ever move to total systems design concepts.

Overall, the observers see definite change on the horizon for the construction industry. However, most of the radical changes are seen to be some time away, suggesting that the industry can anticipate a gradual evolution into an exciting future.

**Participants in the Delphi Study—First Round:**

O. Kay Armstrong, Jr., The Deltona Corporation; R.M. Ballinger, *Better Homes & Gardens*; R.H. Barton, Alcoa; J.C. Churchill, Alcoa; W. Ducker, Ducker Research; Stanley Edge, Housing Guidance Council; R.J. Eggert, RCA Corporation; A.S. Goldman, Arthur S. Goldman & Associates; Vin Gupta, The Commodore Corporation; Clyde D. Hartz, Schlage Lock Company; Liz Hayman, McGraw-Hill; F.I. Hinchcliffe, Alcoa; Ralph Johnson, NAHB Research Foundation; George Kassabaum, Helmut, Obata & Kassabaum; Seymour Kroll, Seymour Kroll & Associates; R.L. LaBarge, Alcoa; Robert Lavidge, Elrick & Lavidge; Walter A. Meisen, General Services Administration; Robert G. Morrell, Alcoa; J.H. Newman, Tishman Research Corporation; George Plohr, Corporate Development Associates; Charles F. Pridmore, Alcoa; Morry Robinson, *Professional Builder Magazine*; Peter Rosik, Weyerhaeuser Company; Aaron Sabghir, U.S. Department of Commerce; Peter Secchia, Universal Forest Products; Rudy Silc, The Realty Exchange of the Palm Beaches, Inc.; David I. Siskind, U.S. Bureau of the Census; Donald Spear, NAHB Research Foundation; Thomas B. Stiles II, Smith, Barney & Company; Michael Sumichrast, National Association of Homebuilders; D. Elliott Wilbur, Arthur D. Little, Inc. ☛

*Mr. Peters is chairman of the Producers' Council, Inc., Delphi Study Task Force.*

# The Urban Observatory Approach: Some Lessons from the Experiments

By  
Karen Kerns

The Urban Observatory program, an experiment in the conduct and utilization of urban research, is sponsored by HUD and the U.S. Office of Education. The experiment offers major lessons for government officials, university researchers, and others. The program is concerned with making applied urban research and analysis relevant to program and policy needs of urban government. The experiment is progressing with the participation of ten cities: Albuquerque, Atlanta, Baltimore, Boston, Cleveland, Denver, Kansas City (Missouri and Kansas), Milwaukee, Nashville, and San Diego.

First funded in 1969, in cooperation with the National League of Cities and United States Conference of Mayors, the program seeks methods to bring university research resources to bear upon recognizable local government research needs. The program attempts to carry out two types of research—comparative research of general interest, conducted simultaneously in a number of participating cities; and, local research, of primary interest to individual participants.

Throughout the initial testing of the concept, there have been three underlying assumptions regarding what should be accomplished in the program: (1) that an institutional bridge can be built between city hall and the academic community; (2) that city officials be provided with data and research support for policy making and problem solving; and, (3) that contributions be made to the general body of knowledge in urban affairs.

## Basic Elements of the Concept

Three basic elements prevail in the conduct of the Urban Observatory experiment:

First, each local observatory is organized to assure the best levels of cooperation between participating institutions of higher learning and the local governments in the metropolitan area. Responsibility for establishing this organization is vested in local government officials. While the administrative structure of local observatories varies from city to city, each observatory has both local government and university participation on its policy board.

Second, comparative research projects and local research projects are conducted by participating observatories. A comparative research agenda is determined jointly by participating universities and local governments; it must involve projects that local chief executives believe will assist in solving pressing urban problems.



Third, a network has been established for coordination of activities and projects, the direction of comparative research, the dissemination of information, and the development of summary reports. Network services and administrative and liaison functions are performed by the Urban Observatory Secretariat established within the National League of Cities and U.S. Conference of Mayors. Syntheses of the findings of the comparative research studies have been undertaken by the Secretariat and several will be published over the next year.

#### **The Comparative Agenda**

In the first year of comparative research, a citizen attitudinal survey on local government taxes and services was conducted, and a study was made of citizen participation in local governmental affairs.

The comparative agenda for the second year consisted of studies in municipal revenue sources and expenditures; indicators of urban social conditions and change; and costs of providing services to substandard housing.

In the third year, the observatories agreed to continue work in greater depth on urban indicators and alternative municipal financing sources. The fourth-year comparative agenda consists of three projects: manpower strategies, housing policies, and regional economic analysis.

Local research agendas are established in each community by the local universities and the chief executives of the participating governments. Again, the local research agenda must be responsive to needs of local chief executives. Local agenda research studies have covered a broad range of city government concerns, including emergency medical services, zoning ordinances, social service delivery systems, model cities evaluation, housing inspection services, freeway impact, recreation services, charter revision, and city-county consolidation.

#### **Requirements for Success**

Because the Urban Observatory program is not only

building a new institution, but is attempting to change institutional relationships between two communities (as well as change traditional attitudes, outlook, and mode of operation of individuals within those communities) it is not surprising that relationships tend to be fragile until mutual confidence and understanding have been achieved through lengthy interaction and exchange.

One key to successful city-university interaction, particularly in early stages of the program's development, centers on abilities of the Urban Observatory Director, who should be at once a "broker" and one who has the confidence of and entree to both local government and academic communities.

Another critical element in forging a city-university research bond is the composition and role of the local observatory policy board. Ideally, the board should be small (from four to nine members); it should convene at least quarterly, but preferably monthly; and, it should participate actively in program development and research agenda planning. Although it may sometimes be necessary to forsake prestige for participation, the board should be representatives of policy level officials from both local government and the academic community. Membership might include mayors, county executives, city or county managers, city councilmen, government department heads; and university presidents, deans, and department chairmen.

#### **Financial Support**

Establishing and institutionalizing the Urban Observatory as a joint city-university undertaking is dependent, at least initially, upon outside financial support and coordination. Absence of such support in the early stages of development tends to cause the observatory structure to gravitate to or be absorbed by one or the other of the two original institutions. In such cases, the organization becomes either a university bureau of municipal research or an internal city research and planning office, rather than the originally conceived hybrid. Establishing either



one of these can be considered worthwhile; however, in terms of the program objectives, it is a negligible accomplishment.

#### **Benefits to Local Officials**

University research capability can be of great value to city officials, particularly if procedures are created for involving them in the development and conduct of the research and for monitoring projects as they are being carried out.

It has become clear that on-going consultation between researcher and specified local government users needs to be initiated and nurtured throughout the research process—from design to application. This continuing interchange not only makes for a more usable end product, but gives local policy and administrative officials advice and counsel on particular “crisis issues” as an adjunct to the in-depth research undertaking. The Baltimore Urban Observatory study of housing inspection services, for instance, has served as a vehicle for providing local officials with a better understanding of the rental housing market and submarkets in Baltimore City. The study has contributed substantially to the city’s housing and renewal policy formulations, and the principal researcher has participated actively in policy discussions with staff of the Mayor’s Office and the planning, housing, and community development agencies.


Furthermore, it has become clear that the traditional rewards system of university scholarship does not encourage the sort of disciplined, self-subordinating approach that is required for observatory research. Observatories have found it necessary to monitor research projects, particularly comparative studies, closely to limit drift

in the direction of private scholarly interests. Again, it is the observatory director’s responsibility to facilitate consultation, and prod reluctant government or university participants on occasion. This is not to imply that local policy officials and academic researchers are necessarily at odds with regard to research goals. The Boston Urban Observatory study of “little city halls” was used extensively by city officials in evaluating and restructuring Boston’s city government decentralization program. At the same time, the study is viewed within the urban research community as an important contribution to the literature on citizen participation.

The observatory experience indicates that comparative research can be carried out, but only with the guidance and direction of a capable central project director. He must have both recognized stature and technical capability in his research field and, working with the central Secretariat, be able to exercise the financial control needed to constrain local drifts from the comparative research focus. At the same time, the performance of comparative research on a decentralized basis is one of the distinguishing features of this undertaking and results in products that have, at once, both local and nationwide relevance and utility. It is also becoming evident that the process of achieving consensus on a comparative research topic and the procedures for structuring the research design require that such research have a middle- to long-term character and city-wide perspective. Although this research frequently does not address the most immediate problems confronting officials in the participating cities, its comparative findings are beneficial to the broader universe of local officials and urban researchers. Conversely, local agenda research, because it addresses specific local needs and because it can usually be completed in a relatively short period of time, is often considered by participating officials to be of more immediate value.

#### **Contribution to General Body of Knowledge**

To assume the existence today of a generalized body of urban knowledge may, indeed, be presumptuous. It is, however, fair to say that categories of knowledge and middle-range theories do exist and that Urban Observatory research, particularly comparative research studies, have contributed to that knowledge.

In addition to these and other research contributions to the urban knowledge base, the Urban Observatory approach has infused into the urban studies community a much needed research perspective that is, at once, local and applied, as well as comparative and accumulative. The processes that the Urban Observatory network has developed, in regards to the conduct and application of research, are significant contributions to urban knowledge. 

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"We need new rules if we are to meet this (energy crisis) challenge, but most of all, we need sustained and serious action and cooperation by millions of men and women if we are to achieve our objective. . ."

—President Richard Nixon, announcing additional action to deal with the energy emergency, November 25, 1973

"We are determined to make FHA the most effective instrument possible to help the consumer.

"To whatever extent we can—singly and jointly—eliminate or appreciably reduce ponderous, time-consuming processing, to that extent will we be helping the consumer and producer of housing, the housing finance community, and the taxpayer. The cost of both paperwork and time has risen perhaps faster than anything else in these inflationary times; let us make the best effort of which we are capable to cut down significantly on both!"

—HUD Secretary James T. Lynn,  
Remarks to Mortgage Bankers  
Association of America,  
October 23, 1973

"The multitude of social problems that afflict the poor do not yield miraculously with the provision of new or rehabilitated housing. There is little evidence that physical amenities have anything more than marginal effects on the attitudes and behavior of multi-problem families. . .

"There is ample evidence that the poor do not put as high a premium on good housing as they do on other environmental factors such as the condition of the neighborhood, availability of recreational facilities, or health care. Lower income families living in subsidized housing do not attach nearly as high a value to the subsidy as it costs the taxpayers to provide. Given the cash equivalent of the subsidy, most of the recipients would spend only a small portion of it on housing, if given the opportunity. . .

"To the extent we wish to assist lower income families to live in better housing, it is far more efficient to utilize the existing housing stock than to build new units. Since the costs of land, labor and materials have continued to rise, a new housing unit often is considerably more expensive than an older, but sound, existing unit."

—William Lilley III, HUD Deputy  
Assistant Secretary for Policy  
Development and Research

"It is no secret that we have an expanding population and a static land mass. We now have . . . 210,404,000 Americans, up 1,562,000 from last year. And growing. It is estimated that in 70 years, our population will be one-third larger still. Our land mass encompasses 3,536,855 square miles. It is not growing.

"What about our land use? We are undergoing a revolution in the way we regulate land usage. In many areas strict controls are being imposed on the landowner as to how he can use his land. These raise some fundamental questions. How far can land regulation go before it becomes de facto "taking" of the land and requires compensation under the provisions of the Fifth Amendment? What takes precedence, private property or public protection of the land and how far does the precedence extend?"

—John R. Quarles, Jr., Deputy  
Administrator, Environmental  
Protection Agency

"Opposition to new development is not necessarily evidence of snobbery. It can be an understandable response to the invasion of the bulldozers that have laid waste to thousands of communities. Exasperated citizens cannot be blamed for wanting to stop the kind of fast-buck building that has jammed housing onto unsuitable sites, overloaded the roads and sewers, and thrown up high-rise apartments that shut off light and air from neighbors."

—"Builders vs. the suburbs"  
Business Week, Sept. 8, 1973

"In city after city thousands of housing units—abandoned but structurally sound—have been given over to rats and vandals. Yet in those same cities large numbers of people are wretchedly housed. The combination of those two facts has led to the idea of urban homesteading, based on a strategy devised a century ago when we were trying to open up the West and encourage settlement on the frontier. . .

"Some critics are beginning to disparage the urban homesteading effort as fragmentary and peripheral. In doing so I believe they are perpetuating a mistake of the nineteen-sixties—the notion that the only way to do anything to combat poverty, discrimination and blight is to undertake to do everything."

—Sol Linowitz, writing on "A Modest  
Plan for the Cities"

# HUD's OFFICE OF POLICY

## DEVELOPMENT AND RESEARCH

For the first time in the eight year history of HUD, interrelated activities designed to further the Department's policy and program directions are combined in one cohesive, fully integrated organization with an overall departmental view. The Office of Policy Development and Research (PD&R), under the direction of Assistant Secretary Michael H. Moskow, combines the specific functions of policy development, program evaluation, economic research and policy analysis, and general research support. It includes functions formerly assigned to the Assistant Secretary for Research and Technology, the Deputy Under Secretary for Policy Analysis and Program Evaluation, and the Economic Advisor to the Secretary. It expands and provides for greater focus on specific aspects of these functions—policy development, economic policy, and program evaluation, in particular.

This format strengthens the capability of the Assistant Secretary for Policy Development and Research to

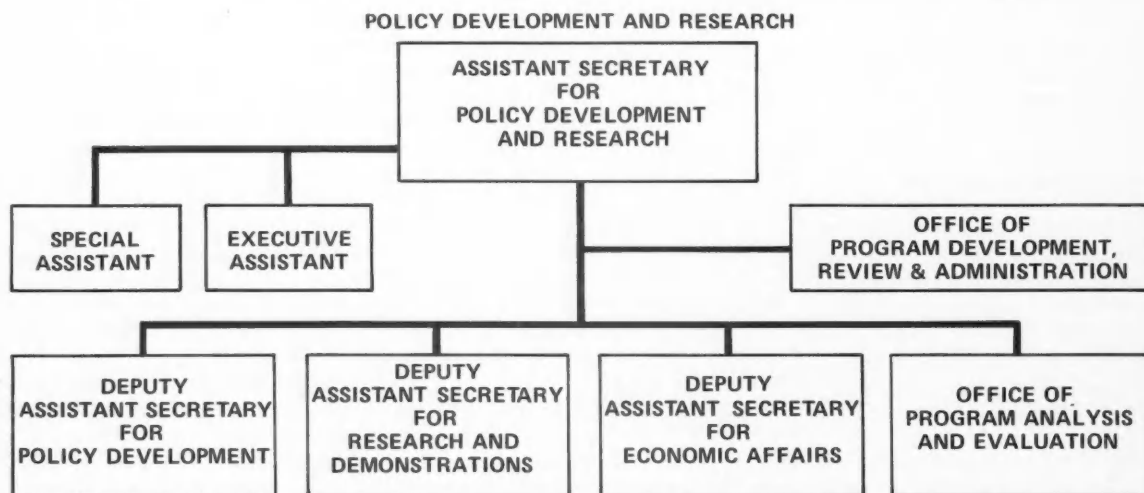
serve in the new role of principal advisor to the Secretary on overall departmental policy, program evaluation, and research. It reflects a new management trend within the Federal executive, where, increasingly, policy development and planning and program evaluation activities are being combined into one organizational element. Similar reorganizations have taken place in HEW, Labor, Interior, and other parts of the Executive Branch. These reorganizations are part of a general move to get a better overview and set priorities for the multitude of objectives, programs, and activities, often conflicting, in today's large and complex Federal bureaucracies. In addition to enhancing the identification of department-wide goals, this approach gives increased visibility, objectivity, and relevance to these activities.

The organization of Policy Development and Research into five offices

reflects this new range of activities. Four offices represent the major PD&R departmental responsibilities. The fifth office provides management and administrative support to PD&R and performs program development and evaluation functions for PD&R programs. (See accompanying organization chart.)

### The Office of Policy Development

The Deputy Assistant Secretary for Policy Development heads a newly created office which provides staff assistance to the Assistant Secretary in the latter's role as policy development advisor to the Secretary. This office is responsible for analyzing and developing national housing and community development goals, program policies and objectives for the department, new programs and revisions to existing programs, legislative recommendations, and budgetary issues. In addition, this office coordinates policy and program development with other departments and





agencies. It also gives policy guidance to the other offices in PD&R and works closely with them, using findings from these offices in developing policy and legislative recommendations. It is also responsible for policy liaison with program offices.

#### **The Office of Economic Affairs**

The Office of Deputy Assistant Secretary for Economic Affairs is responsible for the direct cash assistance experiment and for economic intelligence, economic analysis, and projections of economic and financial costs of alternative approaches to achieving departmental missions. This office includes three organizational units: Economic Analysis, Economic Policy, and Housing Assistance Research.

In the areas of economic analysis and policy, it conducts studies of capital and mortgage markets, public finance, housing, community facilities and other development needs, and their interrelationships with HUD programs and the national economy. This unit is also responsible for analyzing economic and financial aspects of legislative proposals. It provides funding support for housing market economic analyses and statistics in support of HUD programs, including the annual housing survey and data on mortgage lending activities, effects of taxes on housing and communities, housing investments, rehabilitation and new construction. It also provides staff support for the Department's participation on the Committee on Interest and Dividends, the Advisory Committee on Intergovernmental Relations, the Cost of Living Council, and other interagency groups studying economic, financial, and tax problems.

The Division of Housing Assistance Research is responsible for all re-

search and demonstration programs and activities relating to the provision of cash and other forms of housing assistance to low- and moderate-income individuals and families. In addition, this office has responsibility for formulating implementation plans for the transition to a nationwide direct cash assistance program, if the experiments and further analysis confirm that this is the most desirable approach to housing for low-income households.

#### **Office of Research and Demonstrations**

The Office of the Deputy Assistant Secretary for Research and Demonstrations has assumed responsibility for all research and demonstration activities of the former Office of Research and Technology. This office is, however, structured somewhat differently, now consisting of five divisions: (1) The Division of Housing Research which includes Innovative Financing Research and Housing Management Research; (2) The Division of Community Management, Technology and Environmental Research which includes the Community Management Information System Group (USAC); (3) The Division of Community Development and Growth Research; (4) The Division of Neighborhood Preservation Research; and (5) The Division of Building Technology and Safety.

#### **The Office of Program Analysis and Evaluation**

This office contains the evaluation functions formerly included in the Office of Policy Analysis and Program Evaluation in the Office of the Deputy Under Secretary, but in a strengthened and expanded role. It includes two Divisions: The Division of Special Studies, which is responsible for short term studies and issue

papers, and the Division of Impact Evaluation which has responsibility for conducting longer range studies of how well HUD programs achieve their goals. The office is responsible for planning and implementing policy oriented evaluations in light of the Department's missions, goals, and objectives.

To strengthen the role evaluation can, and should, serve in policy development and program change and improvement, this office has major responsibility for program impact evaluation in HUD and for coordinating relative effectiveness of alternative strategies within given programs with the program offices. It has the leadership role in improving the quality of evaluation activities, strengthening evaluation capability throughout the department, and ensuring that such efforts are relevant, timely, and integrated into the decision making machinery of the department. It has the capability to provide funding for contract evaluation and technical assistance on a limited basis in design, measurements, and evaluation techniques. It will also work toward the goals of having evaluation capability built into all new HUD programs and, as time permits, data systems and research activities made more responsive to departmental evaluation needs.

#### **Office of Program Development, Review and Administration**

The five divisions of this office provide a variety of support services to the Office of Policy Development and Research. The nature of these services is reflected in the division titles: Administration; Budget and Contracts; Program Development and Control; Product Dissemination and Transfer; and, Evaluation (PD&R programs and projects).

# HUD Insuring Office Cited for Commitment to Equal Opportunity

The first Distinguished Service Award in the 30-year history of the Phoenix Urban League has been awarded to the Phoenix HUD Insuring Office for its efforts to ensure equal opportunity in HUD housing and employment.

Junius Bowman, Executive Director of the Phoenix Urban League, presented an engraved plaque to Merritt Smith, Director of the Office, at the League's annual Equal Opportunity Day Dinner before an audience of more than 700 guests. HUD was represented by 26 members and guests from the Phoenix Office and Region IX staffs. Keynote speaker at the dinner was Federal Communications Commissioner, Benjamin L. Hooks.

The League annually honors local employers from business and industry who have made the greatest effort to hire, train and promote their minority personnel. Its

Phoenix chapter is a major supplier of qualified minority manpower to the Phoenix labor market. The Phoenix Insuring Office has been working with the Urban League for the past three years during implementation and expansion of the community agency's housing program for low-and moderate-income families.

Presenting the award, Mr. Bowman praised the Insuring Office staff for "helping to further the cause of social progress and equal opportunity in housing, by providing not only their valuable technical assistance, but by demonstrating that they truly care for those in need.

"It is this basic concern for human needs that enables us to solve human problems. It is this sense of caring which qualifies your staff in Phoenix for our first Distinguished Service Award."

Merritt Smith, Director of the Phoenix HUD Insuring Office, shows off engraved plaque awarded the agency. Looking on are Larry Chavez (left) the League's Director of Housing; Junius Bowman, Executive Director of the Phoenix Urban League; and Tom Dickey (right) Equal Opportunity Director in the Phoenix Insuring Office.



# lines&numbers

## Characteristics of the Mobile Home Loan Program

The dollar volume of loans insured by HUD-FHA under the Title I Mobile Home Loan Program topped the \$179 million mark in November 1973. The Housing and Urban Development Act of 1969 authorized establishment of this program for financing purchase of a mobile home to be used by the owner as his principal place of residence. During the first quarter of 1973 the program was brought under the GNMA Mortgage-Backed Security Program which is based on and backed by pools of mobile home loans insured by HUD and guaranteed by the Government National Mortgage Association (GNMA). The volume of activity under the program has grown from \$5.3 million during the first year, 1970, to nearly \$81 million in insured loans during the first 11 months of 1973. The average loan amount increased from \$6,959 in 1970 to \$9,255 in 1973.

Information on characteristics of borrowers surveyed during calendar year 1972 indicated little change since inception of the program. The typical mobile home purchaser in 1972 was a white male, age 27 years, at the head of a three-person household. In terms of occupation, 22 percent of household heads were employed in professional, technical and managerial fields but an equal proportion of the total were laborers. Less than three percent were retired persons or military. Average family income for the households surveyed was \$9,412. Most mobile home purchasers previously had owned or rented conventional houses or apartments. Those insured usually rent space in a mobile home park. The average rent paid for a space was \$45 per month. The median monthly payment for principal and interest on the loan was \$98. Total acquisition costs averaged \$9,374.

### HUD-FHA Mobile Home Loans Insured 1970-1973 and Cumulative through 11/30/73 (Dollars in Thousands)

Year	Annual		Cumulative	
	Number	Amount	Number	Amount
1970	758	\$5,275	758	\$5,275
1971	5,093	37,877	5,851	43,152
1972	6,650	55,612	12,501	98,764
1973	8,713	80,643	21,214	179,407

### Selected Characteristics of HUD-FHA Mobile Home Transactions (Percent Distribution and Median)

Age of Household Head		Minority Group-Household Head		Occupation of Head		Previous Residence	
Under 30	57	White	97	Laborer	22	Owned or rented conventional house	44
30 to 49	31	Black	2	Professional, Tech., Mgr.	22	Apartment	25
50 to 59	9	All Other	1	Craftsman	19	Owned or rented mobile home	17
60 and over	3			Service Worker	12	All Other	14
Median	27			Clerical, sales	11		
				All Other	14		

Type of Lender		Median	
Comm. Banks	39	Acquisition Cost	\$9,374
Savings & Loan	35	Sales Price	\$8,496
Insurance Companies	11	Sq. Ft. Area	840
Mortgage Companies	8	Monthly Payment	\$98
All Other	7	Monthly Rent	\$45
		Duration of Loan	12 yrs.

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